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**SUPPORTING INTER-PROVINCIAL
EDUCATION: FINANCIAL ASSISTANCE
FOR NON-RESIDENT STUDENTS**

Lorraine Luski
Research Officer



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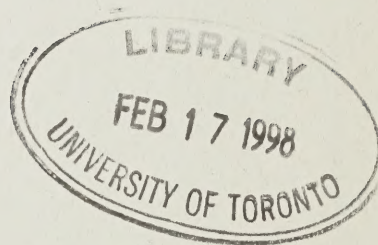


SUPPORTING INTER-PROVINCIAL EDUCATION: FINANCIAL ASSISTANCE FOR NON-RESIDENT STUDENTS

Lorraine Luski
Research Officer


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INTRODUCTION

It is widely accepted that higher levels of education are crucial to finding good employment. But being able to afford a quality education is another matter. The federal government is cutting post-secondary education transfers to the provinces, many of whom are also reducing their spending. This has thrown the post-secondary education sector into a state of crisis. Universities and colleges are scrambling to cope with the cutbacks and have responded by raising tuition.¹

In Ontario, for example, university fees rose by 20% between 1995/96 and 1996/97.² Average undergraduate tuition is now \$3,234, the second highest in Canada. Only Nova Scotia is higher at \$3,737. Statistics Canada figures note that undergraduate tuition in Ontario has risen 140% in the past decade.³

Everybody in the post-secondary education community is concerned about this issue. Students are especially worried, because with high levels of youth unemployment, they increasingly need to borrow to finance their education. Student debt load is increasing and some have responded by defaulting on their loans or declaring bankruptcy. According to the Director of Ontario's Student Support Branch, 18% of Ontario students who graduated in 1993-94 defaulted on their loans.⁴

Governments at all levels are working with the post-secondary education community to find fair solutions to the problem of student financial assistance because access to quality education is an important social goal. Ontario has voiced support for an income-contingent student assistance program^a delivered as a joint federal-provincial student assistance plan.⁵ The federal government announced in its 1997 Budget that it is ready to pursue this option with interested provinces, lenders and others.⁶

A less well-known facet of student financial assistance, but important to the question of quality education and access, is inter-provincial learning. This is where students from one province study in another province. In these days of limited student assistance and rising tuition costs, it is expensive enough to finance education in one's home province, let alone outside. Employers and

^a *The Common Sense Revolution* noted that a Harris government would implement a new income-contingent loan program. The Advisory Panel on Future Directions for Post-secondary Education made a similar recommendation in their 1996 Report: *Excellence, Accessibility, Responsibility*. Although an income-contingent repayment loan scheme can take a variety of forms, the defining characteristic is that the rate of repayment depends on the individual's income following graduation. Instead of paying a fixed amount per month, a borrower pays a set percentage of his/her income. If the borrower's income falls below a chosen cutoff point, no payment is required until circumstances improve. See: Ross Finnie et. al., *Student Loans in Canada: Past, Present and Future* (Toronto: C.D. Howe Institute, 1996), p. 64.

others, however, value those who can bring a pan-Canadian perspective to the workplace.

This paper will explore the issue of financial assistance for post-secondary students studying out-of-province. First it will consider some of the advantages of inter-provincial education. Next, it will briefly look at the eligibility and portability provisions of the Canada Student Loan program and the ten provincial student loan programs. Lastly, it will explore debates surrounding residency-based restrictions to provincial student aid.

THE MERITS OF INTER-PROVINCIAL EDUCATION

William Leggett, Principal of Queen's University, is a strong proponent of universities as agents of borderless learning. He argues that universities allow students to make friends and form relationships with those from other parts of the country and the world. When students from one province study in another they are transformed into individuals with a broader, more pluralistic outlook.

Doubtless Nova Scotians are still Nova Scotians when they study in Manitoba, but I think a little of Manitoba rubs off and adds to their total Canadian identity. Universities are meeting places. In a sense they serve as bridges for learning and reflection.⁷

However, Professor Leggett argues that growing provincial barriers to student financial assistance are limiting the opportunities for students studying out-of-province and experiencing new ideas, cultures, people, and thought.

In recent years, Ontario, British Columbia, Alberta and Saskatchewan have imposed residency restrictions that limit access to government backed financial aid or scholarship programs. Last year, Quebec made it harder for Quebec students to study outside the province and raised fees on other Canadians going to Quebec.⁸

He is concerned because the number of Canadian students studying outside their home province dropped below 10 percent in 1990, down from 25 percent a decade earlier.⁹

The paper's next section examines the Canada Student Loans Program, which is portable throughout Canada at designated institutions in participating provinces/territories. Since 1964, it has enabled 2.4 million Canadian students to borrow \$10.6 billion to help finance their education.¹⁰

CANADA STUDENT LOAN PROGRAM IN BRIEF¹¹

The following table sets out key features of the Canada Student Loan Program; it was reformed in 1994 to include increased borrowing limits (from \$105 to \$165 per week), standardized needs-assessment procedures, and restructured collection responsibilities and interest rate subsidies.

	Canada Student Loan
Mission	<ul style="list-style-type: none"> • help needy students access postsecondary education; encourage successful, timely completion of studies
Eligibility Criteria	<ul style="list-style-type: none"> • full time, defined as 60% of full course load; program must lead to degree, diploma, or certificate; • satisfactory progress defined as successful completion of 60% of full course load; • lifetime borrowing limit of 340 weeks (400 for Ph.D. studies, 520 for students with disabilities); • assistance limited to normal program length plus one additional period of studies; • reinstatement based on rehabilitation agreement with lender (borrower pays interest and up to six consecutive payments).
Needs Assessment	<ul style="list-style-type: none"> • standardized approach based on objective national databases with regional variations in cost.
Meeting the Need	<ul style="list-style-type: none"> • 60% of full-time student's assessed need provided, up to federal government's weekly loan limit.

	Canada Student Loan
Loan Limits	<ul style="list-style-type: none">• full-time weekly loan limit of \$165;• maximum part-time loan balance of \$4,000.
Interest Relief	<ul style="list-style-type: none">• based on low income;• available for up to 18 months during first 5 years of repayment;
Students with Disabilities	<ul style="list-style-type: none">• annual special opportunity grants of up to \$3,000;• forgiveness provision retained for students who become disabled prior to, or during, studies;• flexible eligibility requirements (for example, course load, weeks of borrowing);
Part-time students	<ul style="list-style-type: none">• during studies, required to pay only interest; begin to pay interest and principal 6 months after studies;• annual special opportunity grants of \$1,200 for those with high needs.
Women in certain Ph.D. Programs	<ul style="list-style-type: none">• special opportunity grants of up to \$3,000 for up to 3 years;
Loan Forgiveness	<ul style="list-style-type: none">• proposed partial loan forgiveness to reduce debt load of neediest students.
Student-debt management strategy	<ul style="list-style-type: none">• four-phase strategy being introduced.

	Canada Student Loan
Financing arrangements	<ul style="list-style-type: none"> • access for all eligible students with demonstrated financial need; • full interest subsidy during full-time studies; interest payments deferred for 6 months after studies; • lender risk sharing based on contracts with nine participating lenders (5% risk premium; putback); • government pays lender interest at prime rate during studies; • borrower pays interest at fixed (prime + 5%) or floating (prime + 2.5%) rate; • repayment period to be negotiated between borrower and lender, no maximum.
Arrangements with provinces	<ul style="list-style-type: none"> • formal arrangements with participating provinces being developed (for example, policy and procedures manual, awards policy, disbursement policy, verification and audit, automated systems); • provinces that opt out will receive alternative payments based on program costs in participating provinces.

The 1997 federal *Budget*, proposed that interest relief on Canada Student Loan payments be extended from 18 months to 30 months, with the government paying the interest that would have accrued to the student over this period. This measure will go into effect August 1, 1997.¹²

The *Budget* contained other measures supportive of post-secondary education; such as increased federal and provincial tax assistance to students, changes to the tax-sheltered Registered Education Savings Plans (RESPs), and establishing the

Canada Foundation for Innovation to support research facilities in universities, colleges and hospitals. However, these measures are not related to student loans/financial assistance.

PROVINCIAL FINANCIAL ASSISTANCE FOR STUDENTS

All provinces, with the exception of Quebec^b, combine their provincial student assistance programs with the federal Canada Student Loan Program (CSLP). Costs are shared with 60% from the federal government and 40% from the province. The current maximum Canada Student Loan is \$165 per week of study and in Newfoundland, Prince Edward Island, Manitoba, and Saskatchewan it is combined with the provincial maximum portion of \$110 per week of study, for a total of \$275.

The provincial share of the maximum weekly loan limit can vary depending upon circumstances in other provinces (e.g. married student or sole support parent). In British Columbia it is \$120, in Ontario it is \$335, in New Brunswick it is \$80 and in Nova Scotia, \$150. Alberta is the only province to determine the maximum CSL and provincial student loan (ASL) on the basis of semesters. The maximum combined CSL and ASL is approximately \$4,600 per semester. Sixty percent comes from the federal government and 40% comes from the province.¹³

There are no restrictions on portability for the Canada Student Loans Program in other Canadian provinces, provided that the course or program is taken at a “designated” post-secondary institution. For example, if an Ontario student wished to study at the University of Alberta, Ontario student aid officials must be satisfied that the University of Alberta is a “designated” post-secondary institution. It is not enough that the University of Alberta considers itself a “designated” post-secondary institution.¹⁴ In most cases, institutions which are designated for CSLP eligibility are also designated for provincial loan program eligibility.¹⁵

INTER-PROVINCIAL RESTRICTIONS ON STUDENT FINANCIAL AID

Inter-provincial student mobility in Canada should be thought of as a two-way street. A number of provinces place restrictions on their own students seeking provincial assistance to attend out-of-province institutions, and for out-of-province students seeking assistance from the province where they have newly

^b In the province of Quebec, the Direction général de l’aide financière aux étudiants administers the province’s loans and bursaries program. This program allows Quebecers to pursue their studies in a secondary school, vocational education program or at a CEGEP, university or other educational institution approved by the ministère de l’éducation du Québec. Quebec operates its own student assistance plan and does not participate in the Canada Student Loans program (it receives alternative federal payments based on program costs in participating provinces).

arrived. For example, a student who resides in province A may face some financial restrictions from their home province if they wish to study in province B. Conversely, province A, who accepts a student from province B, may place some restrictions on that out-of-province student's eligibility for academic awards.

PROVINCES WHICH PLACE RESTRICTIONS ON THEIR OWN STUDENTS STUDYING OUT OF PROVINCE

New Brunswick

As of April 1, 1996, New Brunswick students attending private educational institutions^c outside New Brunswick will be eligible for Canada Student Loans only, unless the course of study is not offered within the province.¹⁶

Newfoundland

Newfoundland students attending post-secondary programs outside of the province which are also offered in Newfoundland, may be ineligible for provincial loan remission^d after the student graduates.¹⁷

Manitoba

The Prince of Wales/Princess Anne awards (available to Aboriginal students) are not portable outside the province if the program of study is offered in Manitoba.¹⁸

Quebec

Quebec students who meet eligibility criteria for loans and bursaries can receive assistance from the Quebec government to study out-of-province. In order to qualify for the Loans and Bursaries Program, a student must be enrolled in a recognized full-time program at an educational institution approved by the ministère de l'Éducation. The criteria used to approve the institution or study program vary according to whether the institution is located inside or outside Quebec. Some programs are approved for loans only, others for both loans and bursaries.¹⁹ Both student loans and bursaries are portable to designated post-secondary institutions mostly in the Maritimes, but including the University of Ottawa. But Quebec students attending most approved post-secondary institutions elsewhere in Canada, are eligible for loans only.

^c Privately-funded post-secondary institutions in the province of New Brunswick include: Oulton Business College, Modern Business College and Atlantic Business College.

^d A loan remission program allows for loan forgiveness if the borrowed amounts exceed certain thresholds.

Last fall, the Minister of Education, Pauline Marois announced restrictions concerning the portability of student financial aid for Quebec students studying in another province. Effective May 1997, Quebec undergraduate students will only be eligible for student loans if the program is not offered in Quebec.²⁰ These restrictions affect new students rather than students who were already enrolled in a program outside the province.²¹ Current policy will continue to apply for graduate students.²²

The significance of this for Quebec undergraduates is critical. For those no longer eligible for student loans from their provincial government, they will have no government financial assistance to study out-of-province, since Quebec does not participate in the Canada Student Loans Program.²³

Saskatchewan

In order for a Saskatchewan resident to qualify for a Saskatchewan Student Loan, the program must be taken in Saskatchewan, unless:²⁴

- the program is not offered in Saskatchewan; or
- the student is enrolled in a graduate degree program outside Saskatchewan; or
- the student is unable to obtain the program in Saskatchewan because of a quota system (for example the program is offered, but space is not available) or because their marks were insufficient for acceptance in a Saskatchewan school; or
- the student is receiving advanced post-secondary credits that will reduce the length of the program by a least one full semester; or
- the student is receiving a major scholarship this year that reduces the total cost of tuition by at least \$1,500 below the cost if the student remained in Saskatchewan; or
- the student was attending a program of more than one year in length outside Saskatchewan prior to 1995-96 for which the student received Saskatchewan Student Loans and wishes to continue their studies in the same program at the same school; or
- the student's spouse, who is also a student, qualifies for provincial assistance under one of the above criteria.

Alberta

Alberta students may qualify for an Alberta Student Loan to study out-of-province provided they meet at least one of the following criteria:²⁵

- is enrolled in graduate studies, medicine, dentistry, law, veterinary medicine, optometry or chiropractic study;

- their program of study is not offered in Alberta;
- the student is denied admission by an Alberta institution due to a quota system;
- the student does not meet minimum requirements for admission to Alberta institution(s) offering program;
- the student is receiving advanced post-secondary credits which would reduce the period of enrollment leading to graduation by at least one semester;
- the overall cost of the student's program is below the cost in Alberta due to receipt of a major scholarship;
- the student's spouse is studying outside Alberta and qualifies under one of the above criteria.

If the student does not satisfy at least one of the above conditions they will be eligible for Canada Student Loan assistance only.

British Columbia

British Columbian graduate students who study out-of-province are eligible for B.C. student loans. However, B.C. undergraduate students are eligible for B.C. student loans to study out-of-province only if the program they want is over-booked or not offered in B.C., or if they can prove that the program they wish to take is unique.²⁶

PROVINCES WHICH PLACE FINANCIAL RESTRICTIONS ON OUT-OF-PROVINCE STUDENTS

In recent years, British Columbia, Alberta, Saskatchewan, and Ontario have imposed residency restrictions that limit access to government-backed financial aid or scholarship programs for out-of-province students studying in these provinces. Quebec has raised the fees on other Canadians studying in Quebec. Some examples of these restrictions are noted below.

Quebec

On November 18, 1996, Quebec Minister of Education Pauline Marois announced that tuition fees for non-Quebec students attending universities in Quebec would be set at the average level of tuition fees existent in Canada.²⁷ These changes do not affect Quebec residents whose costs per credit will remain at \$55.60. Out-of-province Canadian students attending universities in Quebec will see their tuition rise to \$95.60 per credit effective September 1997.²⁸ These changes will be particularly felt at universities such as McGill, Concordia and Bishop's, – institutions that attract large numbers of English-speaking students from outside

Quebec. Quebec is the only province that charges non-resident Canadian students higher tuition fees.²⁹

Ontario

Some Ontario bursaries such as the New Student Opportunity Trust Fund, announced in last year's Ontario Budget, require one year of Ontario residency as eligibility criteria.³⁰ Therefore, out-of-province students studying in Ontario would not be eligible to apply for the award until they meet this residency criteria.

Saskatchewan

At the University of Saskatchewan, entrance awards are usually available only to students who have completed at least two years in a high school in Saskatchewan. Undergraduate awards are open to students who have successfully completed at least one year of study at the university.³¹

Alberta

With a few exceptions, government-sponsored awards, such as the Alberta Heritage Scholarships are not available to out-of province students studying in Alberta. At the University of Alberta, students are ineligible for the Province of Alberta Graduate Scholarships and Fellowships, but they are eligible to apply for all other awards.³² There are no residency restrictions placed on out-of-province Canadian students applying for undergraduate awards.³³

British Columbia

Students from outside the province studying at B.C. universities may or may not be eligible for student scholarships and awards. It depends upon the award criteria, which is often specific to the institution sponsoring the award.

DISCUSSION

According to an official with the Saskatchewan Student Support Services Branch, that province's more restrictive eligibility criteria toward Saskatchewan students studying outside the province emerged in 1992/93 for several reasons. It was partly a response to similar initiatives in Alberta and British Columbia. There was also a feeling within government that if Saskatchewan taxpayers are financing education, the spin-offs should be benefiting the province. There was also a desire to maximize the use of provincial educational facilities. Finally, the policy was thought to minimize the educational costs of the student, since studying in one's home province is often cheaper than studying outside.³⁴

Quebec's rationale for raising fees on out-of-province students was that it is the taxpayer, rather than the student, who assumes the majority of the costs for post-secondary education. Therefore, it is only fair that students who do not reside in Quebec should bear a greater share of the costs that they generate. Moreover, charging out-of-province students the higher tuition fees is acceptable because "that is what they would pay if they went to school in their own province."³⁵

At a February 1997 meeting of the Council of Ministers of Education in Canada, Quebec Education Minister, Pauline Marois and other provincial Education Ministers defended inter-provincial restrictions on student mobility.³⁶ The Quebec Minister argued that the cost of attending university in Quebec is low relative to other provinces (tuition costs about \$1,800 a year). Moreover, when Quebec students study in another province, they pay considerably more in fees. Setting the fees for non-Quebec students studying in Quebec to the average level of tuition fees existent in Canadian provinces, therefore, "does not penalize people outside of Quebec," according to the Minister. In addition, "I don't see why the population of Quebec has to pay for students from other provinces."³⁷

British Columbia Education Minister Paul Ramsey described the residency restrictions in his province as "minor barriers." In defending the status quo, he argued that there is insufficient analysis of the real barriers to educational access. In his view, rising tuition costs in several provinces are the real culprit.³⁸

On the other hand, drawbacks to residency-based restrictions on student financial aid have been observed from education officials in the very provinces that engage in the restrictions. Saskatchewan does not have the variety and scope of post-secondary programs available elsewhere. Saskatchewan students are enrolling in Alberta and Manitoba academic programs that are not offered in Saskatchewan.

It is ironic that the Quebec government's initiative to make it more difficult for Quebec students to study outside the province, coincides with the Quebec wing of the Association of Canadian Community Colleges (ACCC) identifying "pan-Canadian mobility and exchanges" as one of its highest priorities.³⁹

The Maritime Provinces Higher Education Commission, an advisory body to the governments of Nova Scotia, New Brunswick and Prince Edward Island, is very critical of growing residency-based restrictions. The commission disapproves of Quebec's decision to charge higher fees for out-of-province students this fall, and of previous actions by British Columbia, Alberta, Saskatchewan and Ontario to impose a variety of residency-based restrictions on student aid. The commission interim chair has argued that,

After all these years, we've broken a firm 'gentleman's agreement' to avoid restrictions or out-of-province fees. Now that understanding is gone.⁴⁰

The Maritime Commission has proposed that Ottawa apply the same rules to provincial education transfer payments that it applies to provinces that flout the principles of access and universality under the *Canada Health Act*. When told of the Maritime commission's call for Ottawa to support the principle of student access and mobility, an official with the department of Human Resources Development remarked:

One of the things we're interested to see as underlying principles is accessibility and mobility. How to come to a consensus [with the provinces] is an interesting issue we haven't worked on. It's a conundrum.⁴¹

Dr. Leggett makes one final argument in support of inter-provincial study. The Association of Universities and Colleges shares his concerns.⁴²

Our future leaders can't lead if they don't understand the very essence of the country. Canada is a complex country. We need to understand each other more fully.⁴³

Although the issue of student mobility was discussed when the Council of Ministers of Education met in February 1997, the Chair of the Council, PEI Minister of Education Chester Gillian, noted that the ministers have not agreed to a timetable for removing residency-based restrictions on student aid.⁴⁴

NOTES

¹ On February 5, 1997, Education and Training Minister John Snobelen announced that the Ontario government will increase student assistance 37% for 1997-98. This increases funds available through the Ontario Student Assistance Plan (OSAP) by \$150 million from the 1995-96 level. In addition, the Minister allowed Ontario's colleges and universities to increase average tuition fees by up to 10% in 1997-98. While colleges and universities will benefit by up to a maximum of \$104 million in additional tuition revenue, 30% of any increases must be set aside for local student aid. See: Ontario, Ministry of Education and Training, "Snobelen increases student aid and support to universities and colleges", *News Release/Communiqué*, 5 February 1997, pp. 1-2. The government's announcement brought protests from representatives of student groups. See: Jennifer Lewington, "Ontario tuition to rise by up to 10% Snobelen announcement also means deeper debt for some post secondary students," *Globe and Mail*, 6 February 1997, p. A1.

² Ross Finnie et al., *Student Loans in Canada: Past, Present and Future* (Toronto: C.D. Howe Institute, 1996), p. 1.

³ Statistics Canada figures released August 25, 1997. See Elaine Carey, "Ontario University fees up another 10%," *Toronto Star*, 26 August 1997, p. A1.

⁴ Jennifer Lewington, "Ontario to target student debt," *Globe and Mail*, 16 September 1996, p. A1.

⁵ Ontario, Ministry of Education and Training, *Future Goals for Ontario Colleges and Universities: Discussion Paper* (Toronto: The Ministry, July 1996), p. 5; and *Excellence, Accessibility, Responsibility: Report of the Advisory Panel on Future Directions for Post-Secondary Education*, pp. 36-7. On Tuesday, August 26, 1997, the press reported that Ontario Education Minister, John Snobelen would launch a "geared-to-income" student financial assistance package in conjunction with the Canada Student Loan program. Additional details surfaced in the press later in the week. Ontario and federal student loan officials proposed elements of an "income-related repayment plan". Features contained in a discussion document included: charging student borrowers compound interest annually for missed payments; a repayment period of 25 years (up from the current 10); no access to interest relief; a provision that borrowers whose income fell below \$15,000 would not be liable to repay until their income rose above that level. While Mr. Snobelen expressed his eagerness to have this new program in place by the fall of 1998, organized student representatives are opposed, as are other provinces, lenders in the banking community, and education institutions who want "a wider menu of options to deal with the student-debt problem." The response of Ontario officials to these views, as highlighted in the press, has been that these features are not carved in stone; they are merely points for discussion and no final decisions have been made. See: Jennifer Lewington, "Student-loan proposal draws fire" *Globe and Mail*, 28 August 1997, p. A10.

⁶ Canada, Parliament, House of Commons, *Budget Speech*, 18 February 1997, p. 14.

⁷ Dr. William C. Leggett, Principal, "Higher Education on the TransCanada," The University Lecture, Address by Principal William C. Leggett, The Annual Conference of Queen's Theological Conference, 22 October 1996, p. 4.

⁸ Jennifer Lewington, "The Learning Beat: Bars to student mobility criticized," *The Globe and Mail*, 27 January 1997, p. A5.

⁹ Ibid.

¹⁰ Finnie et al., *Student Loans in Canada*, pp. 56-8.

¹¹ Ibid., p. 87.

¹² Canada, Department of Finance, Building the Future for Canadians, Budget 1997, *Investing in Post-Secondary Education*, 18 February 1997, n.p.

¹³ Telephone interview with Connie Zbitroff, Alberta Students Finance Board, 28 April 1997, tel. (403) 427-5551.

¹⁴ Telephone interview with Ms. Penny McLaughlin, Program Officer, Human Resources Development Canada, Ottawa, Canada, 28 April 1997, tel. (819) 994-1844.

¹⁵ Finnie et al., *Student Loans in Canada*, p. 87.

¹⁶ New Brunswick Department of Advanced Education and Labour, Student Services Branch, 1997-1998, available from <http://www.gov.nb.ca/acl/stuaid/guide.htm>; Internet.

¹⁷ Telephone interview with Karen Tucker, Newfoundland Student Aid office, 31 January 1997, tel. (709) 729-1062.

¹⁸ Telephone interview with Kim Huebner, Student Financial Assistance, Winnipeg, 4 February 1997, tel. (204) 945-8729.

¹⁹ Gouvernement du Québec, Ministère de l'éducation, Direction général de l'aide financière aux étudiants, *The Loans and Bursaries Program: Financial Assistance with the student in mind (1995-96)* (Quebec City: The Ministry of Education, April 1995), pp. 17-8.

²⁰ Telephone interview with Judy Stymest, Student Financial Aid, McGill University, Montreal, Quebec, 6 February 1997, tel. (514) 398-4976.

²¹ Telephone interview with Esther Paquette, Student Financial Assistance, Bishop's University, Lennoxville, Quebec, 4 February 1997, tel. (819) 822-9600.

²² Judy Stymest, 6 February 1997, tel. (514) 398-4976.

²³ Telephone interview with Bob Best, Association of Universities and Colleges of Canada, 6 February 1997, tel. (613) 563-1236.

²⁴ Saskatchewan Student Assistance Program, available from <http://www.schoolfinder.com/finance/fsask.htm>; Internet.

²⁵ Alberta, Students Finance Board, *Financial Assistance for Alberta Students 1996-97* (Edmonton: The Board, 1996), p. 6.

²⁶ Telephone interview with Brenda Alexander, Student Financial Assistance, University of British Columbia, 4 February 1997, tel. (604) 822-2211.

- ²⁷ Gouvernement du Québec, ministère de l'Éducation, Cabinet de la ministre, "Pour créer une culture de la réussite, il faut d'abord détruire celle de l'échec," *Communiqué* (le 18 novembre 1996), p. 2.
- ²⁸ Esther Paquette, 4 February 1997, tel. (819) 822-9600.
- ²⁹ Bob Best, 6 February 1997, tel. (613) 563-1236.
- ³⁰ Leggett, "Higher Education," p. 7.
- ³¹ Telephone interview with Kara Exner, Awards, Office of the Registrar, University of Saskatchewan, 8 May 1997, tel. (306) 966-6766.
- ³² Telephone interview with Sharon Milne, Graduate Studies Office, University of Alberta, 8 May 1997, tel. (403) 492-3113.
- ³³ Telephone interview with Program Assistant, Financial Awards, University of Alberta, 8 May 1997, tel. (403) 492-3221.
- ³⁴ Telephone interview with Terry Hendrie, Government of Saskatchewan, Student Support Services Branch, 4 February 1997, tel. (306) 787-0106.
- ³⁵ Kim Honey, "Postsecondary tuition soaring," *Globe And Mail*, 26 August 1997, p. A8.
- ³⁶ Jennifer Lewington, "Group to urge freer access for students," *Globe and Mail*, 19 February 1997, p. A6.
- ³⁷ Ibid.
- ³⁸ Ibid.
- ³⁹ A one-year pilot program known as the Student Mobility and Work Exposure Program was launched by Human Resources Development Canada as part of its Youth Experience Program. The impetus came from the ACCC (particularly the Quebec membership) with support from business and industry who are looking for employees who can bring a "pan-Canadian perspective to the workplace." Telephone interview with Anne Brazeau-Monnet, Senior Members Services Officer, Association of Canadian Community Colleges, 7 May 1997, tel. (613) 746-4906. See also press release ACCC Publications – The National Advocate, "Student Mobility and Work Exposure Program Announced," available from <http://www.accc.ca/eng/pub/nadvoc/9604.html#02>; Internet.
- ⁴⁰ Lewington, "Group to urge freer access for students."
- ⁴¹ Ibid.
- ⁴² Leggett, "Higher Education on the TransCanada," pp. 7-8.
- ⁴³ Lewington, "The Learning Beat."
- ⁴⁴ Lewington, "Group to urge freer access for students."

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